

IN RE:
MICHELE L DILLIOTT

Debtor(s)
Ronda J. Winnecour
Movant
vs.
No Respondents.

DEFAULT O/E JAD

Case No.:19-22479 JAD

Chapter 13

Document No.:88

FILED
10/23/24 11:12 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

ORDER OF COURT

AND NOW, this 23rd day of October, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

jst
U.S. BANKRUPTCY JUDGE

In re:
Michele L Dilliott
Debtor

Case No. 19-22479-JAD
Chapter 13

District/off: 0315-2
Date Rcvd: Oct 23, 2024

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 51

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 25, 2024:

Recip ID	Recipient Name and Address
db	+ Michele L Dilliott, 739 Riehl Dr, Pittsburgh, PA 15234-2510
15089867	First National Bank of Pennsylvania, c/o David W. Raphael, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
15086850	UPMC, PO Box 371842, Pittsburgh, PA 15250-7842

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 24 2024 00:00:59	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: bankrupt-adjdept@wesbanco.com	Oct 23 2024 23:45:00	Wesbanco Bank Inc., 1 Bank Plz, Wheeling, WV 26003-3565
15086254	Email/PDF: bncnotices@becket-lee.com	Oct 24 2024 05:19:52	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15074542	+ Email/PDF: bncnotices@becket-lee.com	Oct 24 2024 08:14:02	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15074543	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 24 2024 00:00:59	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15074544	+ Email/Text: famc-bk@1stassociates.com	Oct 23 2024 23:45:00	Bk Of Mo, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
15074545	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 24 2024 00:00:46	Cap1/hlzb, Po Box 30253, Salt Lake City, UT 84130-0253
15074546	+ Email/Text: bankruptcy@cavps.com	Oct 23 2024 23:45:00	Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
15075817	+ Email/Text: bankruptcy@cavps.com	Oct 23 2024 23:45:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15074547	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 23 2024 23:44:00	Comenity Bank/avenue, Po Box 182789, Columbus, OH 43218-2789
15074548	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 23 2024 23:44:00	Comenitybank/hottopic, Po Box 182789, Columbus, OH 43218-2789
15074549	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 23 2024 23:44:00	Comenitybank/kay, 3100 Easton Square Pl, Columbus, OH 43219-6289
15111071	+ Email/Text: kburkley@bernsteinlaw.com	Oct 23 2024 23:45:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15089866	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Oct 23 2024 23:44:00	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401

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15074550	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Oct 23 2024 23:44:00	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15074551	+ Email/Text: bankruptcy@huntington.com	Oct 23 2024 23:45:00	Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
15089876	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 23 2024 23:49:33	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ-5757, Phoenix, AZ 85038-9505
15074552	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 23 2024 23:59:44	Jpmcb Auto, Po Box 901003, Ft Worth, TX 76101
15074553	+ Email/Text: BKRMailOPS@weltman.com	Oct 23 2024 23:44:00	Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
15074554	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 23 2024 23:59:56	Natl Tire&battery/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15074557	Email/Text: Bankruptcy.Notices@pnc.com	Oct 23 2024 23:44:00	Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15111854	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 24 2024 00:01:05	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15074555	+ Email/Text: blegal@phfa.org	Oct 23 2024 23:45:00	Pa Housing Finance Age, 2101 N Front St, Harrisburg, PA 17110-1086
15115132	+ Email/PDF: ebnnotices@pnmac.com	Oct 24 2024 00:00:59	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15074556	+ Email/PDF: ebnnotices@pnmac.com	Oct 24 2024 00:00:59	Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602
15074558	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 23 2024 23:49:06	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
15109327	Email/Text: bnc-quantum@quantum3group.com	Oct 23 2024 23:44:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15074559	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 23 2024 23:45:00	Santander Consumer Usa, Po Box 961245, Fort Worth, TX 76161-0244
15074560	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 24 2024 00:00:04	Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15074561	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 23 2024 23:48:26	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15074562	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 23 2024 23:49:02	Syncb/car Care Pep Boy, C/o Po Box 965036, Orlando, FL 32896-0001
15074563	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 24 2024 00:00:30	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15074564	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 23 2024 23:59:44	Syncb/roomful Express, C/o Po Box 965036, Orlando, FL 32896-0001
15074565	+ Email/PDF: ais.sync.ebn@aisinfo.com	Oct 24 2024 00:00:38	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024
15075072	^ MEBN	Oct 23 2024 23:39:02	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15096033	+ Email/Text: bncmail@w-legal.com	Oct 23 2024 23:45:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15074566	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Oct 23 2024 23:45:00	Tbom - Genesis Retail, Po Box 4499, Beaverton, OR 97076-4499
15074567	+ Email/Text: bncmail@w-legal.com	Oct 23 2024 23:44:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
15102354	Email/Text: BNCnotices@dcmservices.com		

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15104354	Email/Text: BNCnotices@dcmservices.com	Oct 23 2024 23:44:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
15081855	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Oct 23 2024 23:44:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15624092	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Oct 23 2024 23:45:00	United States Department of Education, Claims Filing Unit, P O Box 8973, Madison, WI 53708-8973
15074568	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Oct 23 2024 23:45:00	United States Department of Education, Nelnet, 121 South 13th Street, Lincoln, NE 68508-1922
15106179	Email/PDF: ebn_ais@aisinfo.com	Oct 23 2024 23:59:48	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15107760	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 23 2024 23:49:34	Wells Fargo Bank, N.A., P.O. Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15074569	+ Email/Text: bankrupt-adjdept@wesbanc.com	Oct 23 2024 23:45:00	Wesbanc Bank Inc, 1 Bank Plaza, Wheeling, WV 26003-3565
15074570	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 23 2024 23:59:48	Wf Bank Na, Po Box 14517, Des Moines, IA 50306-3517
15074571	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 23 2024 23:49:33	Wf/preferr, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 48

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, N.A.
cr		PENNYMAC LOAN SERVICES, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	First National Bank of Pennsylvania, 4140 East State Street, Hermitage, PA 16148-3401
15086824	*+	Amex, P.O. Box 981537, El Paso, TX 79998-1537
15086825	*+	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15086826	*+	Bk Of Mo, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208
15086827	*+	Cap1/hlzb, Po Box 30253, Salt Lake City, UT 84130-0253
15086828	*+	Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
15086829	*+	Comenity Bank/avenue, Po Box 182789, Columbus, OH 43218-2789
15086830	*+	Comenitybank/hottopic, Po Box 182789, Columbus, OH 43218-2789
15086831	*+	Comenitybank/kay, 3100 Easton Square Pl, Columbus, OH 43219-6289
15086832	*+	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15086833	*+	Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
15086834	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Jpmcb Auto, Po Box 901003, Ft Worth, TX 76101
15086835	*+	Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
15086836	*+	Natl Tire&battery/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15086839	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15086837	*+	Pa Housing Finance Age, 2101 N Front St, Harrisburg, PA 17110-1086
15086838	*+	Pennymac Loan Services, 6101 Condor Dr, Moorpark, CA 93021-2602
15086840	*+	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
15086841	*+	Santander Consumer Usa, Po Box 961245, Fort Worth, TX 76161-0244
15086842	*+	Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15086843	*+	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15086844	*+	Syncb/car Care Pep Boy, C/o Po Box 965036, Orlando, FL 32896-0001
15086845	*+	Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001
15086846	*+	Syncb/roomful Express, C/o Po Box 965036, Orlando, FL 32896-0001
15086847	*+	Syncb/walmart, Po Box 965024, Orlando, FL 32896-5024

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15086848	*+	Tbom - Genesis Retail, Po Box 4499, Beaverton, OR 97076-4499
15086849	*+	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
15086851	*+	Us Dept Of Ed/glelsi, 2401 International Lane, Madison, WI 53704-3121
15110161	*	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15086852	*+	Wesbanco Bank Inc, 1 Bank Plaza, Wheeling, WV 26003-3565
15086853	*+	Wf Bank Na, Po Box 14517, Des Moines, IA 50306-3517
15086854	*+	Wf/preferr, Po Box 14517, Des Moines, IA 50306-3517

TOTAL: 2 Undeliverable, 33 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 25, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 23, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC blemon@kmllawgroup.com, lemondropper75@hotmail.com
David W. Raphael	on behalf of Creditor First National Bank of Pennsylvania raphaeld@fnb-corp.com
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmllawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aeiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lawrence Willis	on behalf of Debtor Michele L Dilliott ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Maria Miksich	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeccf@chapter13trusteewdpa.com
Stephen Russell Franks	on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com

TOTAL: 9